

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
30 N 7th St Rm 207
Terre Haute, IN 47808

B18 (rev 04/2008)

In Re:

Troy Wayne Jernigan

SSN: xxx-xx-9806 EIN: NA

Case Number:

05-80032-FJO-7

Julie Anne Jernigan

SSN: xxx-xx-8176 EIN: NA

fka Julie Anne Colglazier

Debtor(s)

DISCHARGE OF DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: October 15, 2008

JUDGE FRANK J. OTTE
U.S. BANKRUPTCY COURT

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are **NOT** discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0756-2
Case: 05-80032

User: crasco
Form ID: bl8

Page 1 of 2
Total Served: 61

Date Rcvd: Oct 15, 2008

The following entities were served by first class mail on Oct 17, 2008.

db +Troy Wayne Jernigan, 2067 Blueridge Drive, Terre Haute, IN 47802-5078
jdb +Julie Anne Jernigan, 2067 Blueridge Dr., Terre Haute, IN 47802-5078
tr Richard W Lorenz, Chapter 7 Bky Trustee, PO Box 46, Spencer, IN 47460-0046
5731533 +A.P. & S. CLINIC, 221 S. 6TH STREET, TERRE HAUTE, IN 47807-4214
8337449 +ACS Chiropractic, 425 East Margaret Drive, Terre Haute, In 47802-3755
8337452 AP&S Clinic, 221 South Sixth Street, Terre Haute, In 47807-4214
8337451 AP&S Clinic, 75 Remittance Drive, Ste 6532, Chicago, IL 60675-6532
5731537 +AT & T, C/O GC SERVICES, P.O. BOX 2667, HOUSTON, TX 77252-2667
8337450 Applied Bank, PO Box 17120, Wilmington, De 19886-7120
5731541 +CELLULAR ONE, C/O TRIBURON, P.O. BOX 770, BOYSTOWN, NE 68010-0770
8337454 +Credit One Bank, PO Box 60500, City Of Industry, Ca 91716-0500
5731542 +DR. JERRY BOYD, P.O. BOX 406, CHARLESTON, IL 61920-0406
5731544 +EDGAR COUNTY BANK AND TRUST, P.O. BOX 400, PARIS, IL 61944-0400
5870077 +Edgar County Bank & Trust, c/o Meehling & Bernardoni, PO Box 100, Marshall, IL 62441-0100
8337455 +Edgar County Bank & Trust, 177 West Wood Street, Paris, IL 61944-1737
5731545 +FAMILY MEDICAL CENTER, 727 E. COURT STREET, PARIS, IL 61944-2460
5731546 +FIRST BANK AND TRUST, 101 S. CENTRAL AVENUE, PARIS, IL 61944-1728
5731547 +FIRST CASH ADVANCE, 5143 HWY 41 S. STE C, TERRE HAUTE, IN 47802-4789
5731549 +FIRST FINANCIAL BANK, P.O. BOX 2122, TERRE HAUTE, IN 47802-0122
5731548 +FIRST FINANCIAL BANK, C/O WRIGHT SHAGLEY & LOWERY, P.O. BOX 8448,
TERRE HAUTE, IN 47808-8448
5731553 +HEALTHCARE RECOVERIES FOR UNDERWRITERS S, P.O. BOX 36380, LOUISVILLE, KY 40233-6380
6005544 Household Bank and Its Assigns, by eCAST Settlement Corporation, as its agent,
P.O. Box 35480, Newark, NJ 07193-5480
5731556 +LOWES, C/O ENCORE RECEIVABLE MGMT, P.O. BOX 3330, OLATHE, KS 66063-3330
5752900 LS AYRES, PO BOX 66955, ST LOUIS MO 63166
8337457 Merrick Bank, PO Box 5721, Hicksville, Ny 11802-5721
8337458 +Midwest Nuerosurgery, P.C., 1621 North 4th Street, Terre Haute, In 47804-4067
5731559 +NATIONAL CITY, C/O WELTMAN WEINBERG & REIS, 323 W. LAKESIDE AVENUE, STE #200,
CLEVELAND, OH 44113-1009
5731561 +PATHOLOGY ASSOCIATES OF TERRE HAUTE, P.O. BOX 1054, TERRE HAUTE, IN 47808-1054
5731562 +PROVIDENCE MEDICAL GROUP, 2723 SOUTH 7TH STREET STE A, TERRE HAUTE, IN 47802-3558
5731563 +PROVIDIAN, C/O NATIONAL ASSET MANAGEMENT ENTERPRISE, P.O. BOX 725409,
ATLANTA, GA 31139-2409
8337445 +Paula Huffman, 6552 North 2300th Street, Paris, IL 61944-6046
5731565 +REGIONAL HOSPITAL, P.O. BOX 31172, TAMPA, FL 33631-3172
5731564 +REGIONAL HOSPITAL, C/O PROFESSIONAL ADJUSTMENT SERVICES, P.O. BOX 24850,
NASHVILLE, TN 37202-4850
5731567 +ROUTE ONE CREDIT UNION, C/O ALLEN BELL, 114 ANDREWS STREET, PARIS, IL 61944-1449
5731570 +SEARS, P.O. BOX 182149, COLUMBUS, OH 43218-2149
5731571 +TERRE HAUTE MED LAB, P.O. BOX 1054, TERRE HAUTE, IN 47808-1054
5731572 +THE SWISS COLONY, P.O. BOX 2818, MONROE, WI 53566-8018
8337460 Terre Haute Medical Lab, PO Box 2005, Indianapolis, In 46206-2005
5777260 +Terre Haute Regional Hospital, NCO Financial Systems, Inc., 140 Sprint Drive,
Blountville, TN 37617-5455
5819951 +The Swiss Colony, c/o Creditors Bankrutcy Service, PO Box 740933, Dallas, TX 75374-0933
5731573 +UNION HOSPITAL, C/O MEDICAL BILLING, P.O. BOX 367, LAPORTE, IN 46352-0367
5731574 +UNION HOSPITAL/PREMIER ACCOUNT MGMT, C/O ARS COLLECTION AGENCY, 788 SOUTH 3RD STREET STE 2,
TERRE HAUTE, IN 47807-4653
8337453 Union Hospital, C/O ARS, PO Box 2428, Indianapolis, In 46206-2428
8337461 Union Hospital, Inc, PO Box 6190, Indianapolis, In 46206-6190

The following entities were served by electronic transmission on Oct 16, 2008.

tr EDI: QRWLORENZ.COM Oct 16 2008 02:18:00 Richard W Lorenz, Chapter 7 Bky Trustee,
PO Box 46, Spencer, IN 47460-0046
cr EDI: ECAST.COM Oct 16 2008 02:18:00 eCAST Settlement Corporation, P.O. Box 35480,
Newark, NJ 07193-5480
5731535 +Fax: 864-336-7400 Oct 16 2008 05:33:48 ADVANCE AMERICA, 3580 US HWY 41,
TERRE HAUTE, IN 47802-4102
5731538 +EDI: CAPITALONE.COM Oct 16 2008 02:18:00 CAPITAL ONE, P.O. BOX 85147,
RICHMOND, VA 23276-0001
6081368 +EDI: CAPITALONE.COM Oct 16 2008 02:18:00 CAPITAL ONE, P.O. BOX 85167,
RICHMOND, VA 23285-5167
5731552 +EDI: RMSC.COM Oct 16 2008 02:18:00 GE CAPITAL CONSUMER CARD COMPANY, WHITE HALL CO,
P.O. BOX 960061, ORLANDO, FL 32896-0061
5739732 +EDI: RMSC.COM Oct 16 2008 02:18:00 GE CONSUMER FINANCE, PO BOX 960061,
ORLANDO, FL 32896-0061
5731554 +EDI: HFC.COM Oct 16 2008 02:18:00 HOUSEHOLD BANK, P.O. BOX 5222,
CAROL STRAM, IL 60197-5222
8337456 EDI: HFC.COM Oct 16 2008 02:18:00 HSBC Card Svcs, PO Box 5222,
Carol Stream, IL 60197-5222
5731555 +EDI: CBSKOHLS.COM Oct 16 2008 02:18:00 KOHL'S, P.O. BOX 2983, MILWAUKEE, WI 53201-2983
5807413 +EDI: CBSKOHLS.COM Oct 16 2008 02:18:00 Kohl's Department Store,
c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
5731557 +EDI: TSYS2.COM Oct 16 2008 02:18:00 LS AYRES, P.O. BOX 94577, CLEVELAND, OH 44101-4577
5731560 +EDI: HFC.COM Oct 16 2008 02:18:00 ORCHARD BANK, P.O. BOX 4155,
CAROL STREAM, IL 60197-4155
5731570 +EDI: SEARS.COM Oct 16 2008 02:18:00 SEARS, P.O. BOX 182149, COLUMBUS, OH 43218-2149
8337459 EDI: RMSC.COM Oct 16 2008 02:18:00 Sams Club, PO Box 530942, Atlanta, Ga 30353-0942
6010608 EDI: RESURGENT.COM Oct 16 2008 02:18:00 Sherman Acquisition LP, Assignee of,
Citibank USA, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
8337462 EDI: RMSC.COM Oct 16 2008 02:18:00 Wal-mart, PO Box 530927, Atlanta, Ga 30353-0927

District/off: 0756-2
Case: 05-80032

User: crasco
Form ID: b18

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Total Served: 61

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The following entities were served by electronic transmission (continued)

6005542 EDI: ECAST.COM Oct 16 2008 02:18:00 eCAST Settlement Corporation, assignee of,
Household Bank and its Assigns, P.O. Box 35480, Newark, NJ 07193-5480
5959237 EDI: ECAST.COM Oct 16 2008 02:18:00 eCAST Settlement Corporation, assignee of,
General Electric Private, Label/LOWES/RETAIL, P.O. Box 35480, Newark, NJ 07193-5480
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* eCAST Settlement Corporation, PO Box 35480, Newark, NJ 07193-5480

TOTALS: 0, * 1

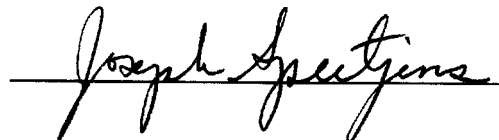
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.